

### 17 Years' Analysis of Total Income [Yearwise]

(Rs. in Crores)

Sr. No.	Year	Interest Income				Non-Interest Income				Total
		Advance	Deposits	G-Sec	Total Int. Income	Document Charges	G-Sec Profit	Insurance Comm	Other Income	
1	2000-2001	10.53	07.00	03.10	20.63	00.16	00.02	---	00.53	21.34
2	2001-2002	12.48	06.92	04.03	23.43	00.13	02.44	---	00.57	26.57
3	2002-2003	13.49	07.36	05.33	26.18	00.16	02.94	---	00.67	29.95
4	2003-2004	14.23	06.91	05.99	27.13	00.20	03.10	---	00.86	31.29
5	2004-2005	15.90	03.52	08.78	28.20	00.50	01.74	---	02.22	32.66
6	2005-2006	17.82	03.36	09.14	30.32	00.81	00.09	---	01.52	32.74
7	2006-2007	23.16	04.15	10.32	37.63	00.69	00.04	00.09	01.44	39.89
8	2007-2008	28.58	05.66	14.68	48.92	00.92	00.06	00.14	01.44	51.48
9	2008-2009	32.68	16.27	10.78	59.73	01.67	00.54	00.15	01.19	63.28
10	2009-2010	42.97	12.28	14.33	69.58	02.78	01.32	00.50	04.09	78.27
11	2010-2011	55.45	12.14	15.90	83.49	03.08	---	00.41	05.89	92.87
12	2011-2012	62.71	22.06	20.25	105.02	03.05	00.09	00.40	09.49	118.05
13	2012-2013	77.29	24.99	23.01	125.29	04.21	---	00.49	16.34	146.33
14	2013-2014	87.18	24.39	35.44	147.01	04.96	---	00.38	14.11	166.46
15	2014-2015	120.27	20.02	36.15	176.44	05.44	00.17	00.36	08.78	191.19
16	2015-2016	126.36	20.79	57.38	204.53	05.46	00.23	00.49	08.64	219.35
17	2016-2017	128.22	15.65	78.19	222.06	04.73	10.53	00.52	06.69	244.53
	Till Date	869.32	213.47	352.80	1435.59	38.95	23.31	03.93	84.47	1586.25

### 17 Years' Analysis of Total Expenses [Yearwise]

(Rs. in Crores)

Sr. No.	Year	Interest Expense	Salary Expense	DICGC Premium Expense	Amortisation of prem. of Govt. Sec.	Other Expense	Income Tax Provision	Other Provision	Total	Dividend Paid
1	2000-2001	13.12	01.23	00.08	---	00.87	---	04.00	19.30	00.41
2	2001-2002	15.81	01.84	00.09	00.61	01.17	---	04.83	24.35	00.51
3	2002-2003	18.25	01.83	00.10	00.72	01.25	---	05.34	27.49	00.58
4	2003-2004	18.99	01.92	00.09	00.39	01.85	---	05.34	28.58	00.65
5	2004-2005	19.71	02.26	00.23	00.68	01.68	---	05.33	29.89	00.71
6	2005-2006	19.49	02.63	00.25	00.68	01.54	---	05.35	29.94	00.62
7	2006-2007	22.08	03.30	00.35	00.68	02.82	03.01	04.40	36.64	00.56
8	2007-2008	25.89	04.78	00.40	00.69	04.56	02.76	00.52	39.60	01.31
9	2008-2009	34.34	05.12	00.50	00.81	04.61	05.37	04.05	54.80	02.26
10	2009-2010	41.82	05.70	00.55	01.05	08.12	04.44	06.56	68.24	03.27
11	2010-2011	46.28	08.69	00.75	01.11	10.75	03.96	08.10	79.64	04.24
12	2011-2012	63.29	08.83	01.38	01.10	09.38	07.03	11.64	102.65	05.49
13	2012-2013	76.77	09.88	01.03	01.10	07.10	10.01	21.98	127.87	06.64
14	2013-2014	95.10	12.96	01.42	01.15	13.35	09.58	07.49	141.05	09.12
15	2014-2015	105.93	14.24	01.66	01.16	22.82	14.28	03.63	163.72	12.84
16	2015-2016	131.43	18.14	01.98	01.08	12.71	17.71	04.67	187.72	16.11
17	2016-2017	143.69	19.27	02.24	01.99	17.13	21.50	01.99	207.81	22.05
	Till Date	891.99	122.62	13.10	15.00	121.72	99.65	105.22	1369.81	87.37

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### 17 Years' Analysis of Total Capital & Liabilities [Yearwise]

(Rs. in Crores)

Sr. No.	Year	Share Capital	Reserve & Surplus	Deposits	Overdue Int. Res. PA	Interest Payable	Other Liabilities	Total	Gross Profit
1	2000-2001	03.22	22.28	152.72	00.00	00.21	01.18	179.62	06.04
2	2001-2002	03.61	28.52	185.53	00.00	00.28	01.24	219.18	07.05
3	2002-2003	03.94	34.71	211.36	00.01	00.34	01.90	252.26	07.79
4	2003-2004	04.75	40.76	261.75	00.02	00.39	01.68	309.35	08.05
5	2004-2005	04.60	45.42	286.41	00.01	00.43	02.27	339.14	08.10
6	2005-2006	05.19	56.03	331.39	00.00	00.41	02.46	395.48	08.15
7	2006-2007	09.77	64.66	389.20	00.01	01.28	06.47	471.39	10.66
8	2007-2008	13.35	76.83	477.41	00.13	01.16	07.91	576.79	16.56
9	2008-2009	18.45	88.15	600.32	00.15	01.23	10.93	719.23	17.90
10	2009-2010	26.35	105.72	723.60	00.13	01.54	10.35	867.69	21.04
11	2010-2011	35.64	132.89	871.72	01.71	01.67	06.13	1,049.76	25.29
12	2011-2012	41.40	144.37	1,026.50	01.88	01.69	10.33	1,226.17	28.07
13	2012-2013	50.12	169.69	1,181.70	01.60	01.61	20.97	1,425.69	35.56
14	2013-2014	62.70	182.53	1,420.75	01.46	01.70	17.32	1,686.46	38.76
15	2014-2015	74.99	211.20	1,656.06	01.10	01.46	22.58	1,967.39	45.38
16	2015-2016	103.00	229.02	1,968.29	01.49	01.45	26.40	2,329.65	54.01
17	2016-2017	138.25	248.15	2324.53	01.56	00.73	34.34	2,747.56	60.21
<b>Total Profit</b>									<b>398.62</b>

No borrowing since inception of the bank.

### 17 Years' Analysis of Total Assets & Properties [Yearwise]

(Rs. in Crores)

Sr. No.	Year	Cash	Bal. with banks	Investments	Advances	Int. Receivable	Fixed Assets	Other Assets	Total	Business
1	2000-2001	01.05	70.58	23.71	81.31	01.05	01.64	00.28	179.62	234.03
2	2001-2002	01.14	70.77	58.37	83.52	01.86	02.87	00.83	219.18	268.88
3	2002-2003	01.85	100.08	53.21	91.50	02.14	02.93	00.55	252.26	302.85
4	2003-2004	03.70	114.30	71.88	112.04	02.73	04.05	00.65	309.35	373.79
5	2004-2005	03.99	76.22	108.65	142.12	02.71	04.86	00.59	339.14	428.53
6	2005-2006	04.49	81.60	133.78	166.76	03.20	04.93	00.72	395.48	503.02
7	2006-2007	09.13	106.25	120.02	218.19	03.35	11.59	02.86	471.39	607.39
8	2007-2008	15.56	184.83	120.57	229.11	08.38	13.38	04.96	576.79	706.52
9	2008-2009	09.17	196.84	180.86	296.35	10.28	16.97	08.76	719.23	896.68
10	2009-2010	11.64	186.67	206.71	419.95	09.74	24.78	08.20	867.69	1143.55
11	2010-2011	15.08	223.65	233.47	514.20	14.00	26.21	23.15	1,049.76	1385.92
12	2011-2012	09.33	309.13	292.88	548.24	18.81	26.07	21.71	1,226.17	1574.74
13	2012-2013	10.57	326.15	326.02	688.16	17.64	44.87	12.28	1,425.69	1869.66
14	2013-2014	09.83	308.13	468.70	816.25	23.32	43.67	16.56	1,686.46	2237.00
15	2014-2015	13.31	274.28	581.50	1,012.07	22.88	46.09	17.26	1,967.39	2668.13
16	2015-2016	15.72	347.94	839.77	1,028.96	36.05	41.82	19.40	2,329.65	2997.24
17	2016-2017	45.13	313.51	1174.84	1111.25	38.97	38.57	25.29	2,747.56	3435.78

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### Impact of Merger

#### Details of Acquisition Cost & Gross NPA of Merged Banks

[₹ in Lacs]

Sr. No.	Name of the Merged Banks	Date of Merger	No. of Branches	Gross NPA Rs.	Gross NPA as on 31.03.2017	Acquisition Cost Rs.
1	Mahila Utkarsh Bank-Ahmedabad	02-Apr-07	5	137.16	19.14	612.95
2	Amruta Mahila Bank-Su.nagar	18-Aug-08	1	14.75	NIL	06.77
3	Vaso Co-Op. Bank Ltd., Vaso	04-Oct-10	3	1187.02	382.03	2247.12
4	Dakor Nagarik Bank Ltd., Dakor	10-Oct-11	1	182.32	73.91	208.55
5	Yawal Peoples Co-Op. Bank, Yawal	09-Jan-12	1	46.55	11.60	30.26
6	Co-Op. Bank of Baroda Ltd., Baroda	04-Oct-14	2	108.17	NIL	235.15
	<b>TOTAL</b>		<b>13</b>	<b>1675.97</b>	<b>486.68</b>	<b>3340.80</b>

**Note :** Total acquisition cost has been written off during concerned Financial Years.

#### Business as on the Cut off Date of Merger

[₹ in Lacs]

Sr. No.	Name of the Merged Banks	No. of Depositors	Deposits	Advance	Business	No. of Employees
1	Mahila Utkarsh Bank-Ahmedabad	16812	1275.10	272.85	1547.95	32
2	Amruta Mahila Bank-Su.nagar	2383	245.77	114.95	360.72	7
3	Vaso Co-Op. Bank Ltd., Vaso	49147	2660.20	1211.32	3871.52	26
4	Dakor Nagarik Bank Ltd., Dakor	13402	657.65	205.72	863.37	6
5	Yawal Peoples Co-Op. Bank, Yawal	2588	56.12	48.34	104.46	4
6	Co-Op. Bank of Baroda Ltd., Baroda	4318	3318.51	1991.25	5309.76	18
	<b>TOTAL</b>	<b>88650</b>	<b>8213.35</b>	<b>3844.43</b>	<b>12057.78</b>	<b>93</b>

#### Business Position as on 31.03.2017 of the Merged Banks

[₹ in Lacs]

Sr. No.	Name of the Merged Banks	No. of Depositors	Deposits	Advance	Business	Profit / Loss
1	Mahila Utkarsh Bank-Ahmedabad	19506	7975.62	2792.32	10767.94	(162.88)
2	Amruta Mahila Bank-Su.nagar	8444	4262.91	4833.29	9096.20	159.86
3	Business through Shifted Branch	32162	23392.95	6945.65	30338.60	676.79
4	Vaso Co-op. Bank Ltd., Vaso	34672	9242.40	1581.15	10823.55	36.46
5	Dakor Nagarik Bank Ltd., Dakor	6321	1344.08	145.51	1489.59	(18.45)
6	Yawal Peoples Co-Op. Bank, Yawal	1826	175.83	17.85	193.68	(17.37)
7	Co-Op. Bank of Baroda Ltd., Baroda	8671	6312.40	2086.67	8399.07	150.95
	<b>TOTAL</b>	<b>111602</b>	<b>52706.19</b>	<b>18402.44</b>	<b>71108.63</b>	<b>828.36</b>

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